Cancel claims 20, 21, and 35.

Please replace the specified claims with the amended claims below. A markup version showing the changes made is attached hereto.

1.   A computer-implemented method for providing risk management for online transactions for goods or services, each transaction involving at least two parties operating using different currencies, the method comprising the steps of:

entering an exchange price for a foreign currency into a computer as the foreign currency relates to a base currency, the exchange price being fixed for a predetermined time period;

receiving data descriptive of a consummated transaction involving the foreign currency, wherein the transaction occurred within the predetermined time period; and

exchanging currency according to the entered price and received data descriptive of the transaction at the exchange price.

4.   The method of claim 1 additionally comprising the steps of capturing each transaction amount that relates to a sale occurring on an e-commerce site and automatically exchanging currency at a price entered for a local currency.

6.   The method of claim 1 additionally comprising the steps of receiving bids in an online auction and posting online each bid in a local currency and a seller's currency.

9.   The method of claim 1 additionally comprising the step of obtaining a spot price from a market at the time of the transaction.

10.   The method of claim 1 additionally comprising the steps of calculating an expected average amount of base and foreign currency to exchange and entering a forward contract to the end of

3   predetermined time period to buy a base currency and sell a foreign currency for a quantity equal to the

4   expected average amount.

1   11.   The method of claim 1 additionally comprising the steps of aggregating transaction

2   amounts relating to multiple transactions and exchanging currency according to the entered price in an

3   amount equal to the aggregate amount.

1   12.   The method of claim 11 additionally comprising the step of limiting the size of the

2   aggregate amount to be transacted during the predetermined time period.

1   13.   The method of claim 1 additionally comprising the steps of limiting a change in spot

2   price of the foreign currency and changing the exchange price if the change in spot price exceeds the

    limit.

1   14.   The method of claim 11 additionally comprising the steps of setting aside an amount

2   which will not be exchanged from the foreign currency to the base currency and exchanging an amount

3   equal to the aggregate amount minus the amount set aside.

1   15.   The method of claim 1 wherein the transaction occurs within a brick and mortar retail

2   setting.

1   16.   The method of claim 1 wherein the transaction occurs within a brick and mortar financial

2   institutional setting.

1   17.   A computer communications system for providing risk management to online

2   transactions for goods or services, each transaction involving at least two parties operating using different

3   currencies, the system comprising:

4   a computer communications server accessible with a network access device via a communications

5   network; and

6   executable software stored on the server and executable on demand via the network access

7   device, the software operative with the server to:

8   receive an exchange price for a foreign currency into a host computer as the foreign currency

9   relates to a base currency, the exchange price being fixed for a predetermined time period;

10   receive data descriptive of a consummated transaction involving the foreign currency, wherein

11   the transaction occurred within the predetermined time period; and

12   calculate a currency exchange according to the entered price and received data descriptive of the

13   transaction.

18.   Computer executable program code residing on a computer-readable medium, the

2   program code comprising instructions for causing the computer to:

3   calculate a currency price, the price being fixed for a predetermined time period;

4   receive data relating to a consummated online transaction within the predetermined time period

5   and involving the exchange of a currency amount; and

6   exchange an amount of currency corresponding to the amount of the transaction at a rate equal to

7   the fixed currency price.

19.   A method of providing risk management for online transactions for goods or services,

2   each transaction involving at least two parties operating using different currencies, the method comprising

3   the steps of:

4   receiving at least one exchange price for a foreign currency, the exchange price being guaranteed

5   for a specified time period;

6   completing a transaction within the determined time period, the transaction involving a particular

7   amount of the foreign currency;

transmitting details of the transaction to a currency exchange computer; and

receiving an exchange of the amount foreign currency at the exchange price.

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1   23.   A computer-implemented method for providing risk management for online transactions

2   for goods or services, each transaction involving at least two parties operating using different currencies,

3   the method comprising the steps of:

4   entering a need into a transaction forum;

5   specifying a base currency;

6   receiving information descriptive of the need, wherein the information includes a price

7   denominated in a currency other than the base currency; and

8   displaying the information received denominated in the base currency.

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1   26.   The method of claim 23 additionally comprising the steps of automatically capturing a

2   transaction amount for each transaction transpiring during a specified time period and automatically

3   exchanging currency at a predetermined price for any currency other than the base currency that is

4   utilized to consummate a transaction during the specified time period.

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1   28.   The method of claim 23 additionally comprising the step of completing a business to

2   business supply order transaction based upon the information.

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1   29.   The method of claim 23 additionally comprising the steps of receiving bids in an online

2   auction and posting online each bid in a local currency and a seller's currency.

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1   32.   A computer system for providing risk management to online transactions for goods or

2   services, each transaction involving at least two parties operating using different currencies, the system

3   comprising:

4   a computer communications server accessible with a network access device via a computer

5   communications network; and

6   executable software stored on the server and executable on demand via the network access

7   device, the software operative with the server to:

8   create a transaction forum;

9   present a request for bids on the transaction forum;

10   receive data descriptive of a transaction into the forum and including a bid price denominated in

11   other than a base currency; and

12   calculate a currency exchange according to the entered price and the received data; and

13   display a bid price denominated in the base currency.

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1   34.   Computer executable program code residing on a computer-readable medium, the

2   program code comprising instructions for causing the computer to:

3   create a transaction forum for goods or services, at least some transactions involving at least two

4   parties operating using different currencies;

5   present a request for bids on the transaction forum;

6   receive data descriptive of a transaction into the forum, wherein the data includes a bid price

7   denominated in other than a base currency;

8   calculate a currency exchange according to the received data; and

9   display a bid price denominated in the base currency.

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1   36.   A computer-implemented method for providing risk management for non-currency

2   commodity transactions, the method comprising:

3   entering a price for a commodity into a computer;

4   entering a predetermined time period for which the price of the commodity is guaranteed;

NYB 1391262.1

5   receiving data descriptive of a transaction involving the commodity, wherein the transaction

6   occurred within a predetermined time period; and

consummating the transaction at the price entered.

Please add the following new claims 37-39:

1   --37.   The method of claim 19, wherein a plurality of exchange prices are provided, each price

2   being associated with a respective range of transaction amounts and wherein the exchange price of the

3   receiving an exchange step is the exchange price associated with a range of transaction amounts that

4   includes the particular amount of foreign currency of the transaction.--

1   --38.   A computer-implemented method for providing risk management for online transactions

2   for goods or services, each transaction involving at least two parties operating using different currencies,

3   the method comprising the steps of:

4   determining an exchange rate for a foreign currency to a base currency, the exchange rate being

5   guaranteed to be fixed for a specified time period;

6   entering the exchange rate into an exchange server;

7   providing the exchange rate to at least one party to a prospective transaction having at least a first

8   party operating in the foreign currency and a second party operating in the base currency; and

9   guaranteeing an exchange comprising the foreign currency and the base currency according to at

10   least one amount of at least one transaction consummated within the specified time period.--

1   --39.   The method of claim 38, further comprising the steps of

2   receiving at the currency exchange server a transaction amount after the prospective transaction

3   has been consummated by the parties; and

4   the currency exchange server arranging for an exchange comprising the foreign currency and the

5   base currency according to the transaction amount and the provided exchange rate.--